

In re:
Peter A Adebanjo
Doris I Stiene-Adebanjo
Debtors

Case No. 18-10284-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 23, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2025:

Recip ID	Recipient Name and Address
db/jdb	Peter A Adebanjo, Doris I Stiene-Adebanjo, 508 Benson Ln, Chester Springs, PA 19425-3644
14040596	Upper Uwchlan Township, 140 Pottstown Pike, Chester Springs, PA 19425-9516

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 24 2025 01:17:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14079155	Email/PDF: resurgentbknofications@resurgent.com	Apr 24 2025 01:25:16	CACH, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14075147	Email/PDF: bncnotices@becket-lee.com	Apr 24 2025 01:22:37	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14055650	+ Email/Text: bankruptcy@cavps.com	Apr 24 2025 01:16:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14045156	EDI: DISCOVER	Apr 24 2025 04:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14072442	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 24 2025 01:16:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
14079822	EDI: PRA.COM	Apr 24 2025 05:05:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14065930	EDI: PENNDEPTREV	Apr 24 2025 05:05:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14049662	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 24 2025 01:16:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14129719	+ Email/Text: EDBKNotices@ecmc.org	Apr 24 2025 01:16:00	U S Department of Education, P O Box 16448, St. Paul, MN 55116-0448
14603308	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 24 2025 01:22:37	U.S. Bank National Association, as Trustee Et Al, c/o Wells Fargo Bank, N.A., Default Document Processing MAC# N9286-0, 1000 Blue Gentian Road, Eagan MN 55121-1663
14078397	+ EDI: AIS.COM	Apr 24 2025 05:05:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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14704744 + Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com

Apr 24 2025 01:39:28

Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, P.O. Box 1629, Minneapolis MN 55440-1629

14066027 Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com

Apr 24 2025 01:25:21

Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14051432	##+	U.S. Bank National Association, as Trustee et. al., Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2025 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor U.S. Bank National Association as Trustee for SASCO Mortgage Loan Trust 2006-WF3 andrew.spivack@brockandscott.com, wbecf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor U.S. Bank National Association As Trustee et al andrew.spivack@brockandscott.com, wbecf@brockandscott.com
DENISE ELIZABETH CARLON	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
JEROME B. BLANK	on behalf of Creditor U.S. Bank National Association as Trustee for SASCO Mortgage Loan Trust 2006-WF3 jblank@pincuslaw.com, mmorris@pincuslaw.com
JEROME B. BLANK	on behalf of Creditor U.S. Bank National Association As Trustee et al jblank@pincuslaw.com, mmorris@pincuslaw.com
ROBERT H. HOLBER	on behalf of Debtor Peter A Adebanjo rholber@holber.com LawOfficeofRobertHHolberPC@jubileebk.net
ROBERT H. HOLBER	on behalf of Joint Debtor Doris I Stiene-Adebanjo rholber@holber.com LawOfficeofRobertHHolberPC@jubileebk.net
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
THOMAS SONG	on behalf of Creditor U.S. Bank National Association As Trustee et al tomysong0@gmail.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	<u>Peter A Adebanjo</u>	Social Security number or ITIN	xxx-xx-2939
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Doris I Stiene-Adebanjo</u>	Social Security number or ITIN	xxx-xx-4975
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	18-10284-amc		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Peter A Adebanjo

Doris I Stiene-Adebanjo

4/22/25

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.